FEMA SAMPLE LETTER

Re: Flood Insurance Rate Map (FIRM) Review – 2016 Proposed

Federal Emergency Management Agency (FEMA)

Dear Property Owner:

The City of West Des Moines participates in the Federal Emergency Management Agency (FEMA) sponsored National Flood Insurance Program (NFIP) so that property owners within the City are eligible to purchase federally backed flood insurance. FEMA updated the Flood Insurance Rate Maps (FIRMs) for a significant portion of the City of West Des Moines. Lenders and insurance companies utilize the FIRMs as a tool to analyze the risk of flooding to any individual property. The updated maps were prepared with the most current digital aerial mapping, allowing FEMA to more accurately predict areas that may be subject to flooding. As a result, several theoretical flood limit boundaries have shifted. City staff have reviewed the proposed FIRMs and we believe your property at the following location may be impacted by the new proposed flood limit boundaries:

PROP_ADDR LEGAL DESC

The new FIRMs are available for viewing on the City's website at www.wdm.iowa.gov. Click on the 'FEMA Flood Maps' link at the lower right corner of the main page. The website will allow you to either directly view the FIRMs using a map index or you can utilize the interactive mapping application.

Paper copies of the FIRMs are also available for viewing in the Development Services Department (Suite 2D) at City Hall, 4200 Mills Civic Parkway.

Should you find your property status has changed from earlier mapping or your property is now included in or near an area where there is identified flooding potential, you may want to consider contacting your insurance agent and/or your lender to discuss the flooding risks. If you believe your property is not subject to flooding, you may wish to plan on filing an appeal with FEMA.

These proposed FIRM maps have not been adopted yet. A 90-day appeal period will begin in the near future. Information on the appeal period and a public meeting conducted by FEMA will be made available on the City's website once FEMA notifies us. Frequently asked questions and other helpful information also has been provided on the City's website.

Sincerely,

Duane C. Wittstock, P.E., L.S. City Engineer